

**From:** [Joanna Hamlin](#)  
**To:** [Public Hearing;](#)  
**CC:**  
**Subject:** re: Walmart Bank?!!!!  
**Date:** Monday, April 10, 2006 8:55:04 AM  
**Attachments:**

---

Dear Mr. Gruenberg,

I strongly oppose Walmart's plans to enter the Banking industry. Fifteen years ago, I warned people in my community that Walmart was aiming to create a "modern form of feudalism". I warned that Walmart would first deplete communities of their very foundations: community businesses. I then explained that after they depleted communities economically, they would begin to fund social programs (thus having control over those programs and how they operate). Walmart sensors the music they sell. Imagine how they will sensor what is taught in our schools when they fund our schools, and determine what is in our childrens text books, once they are publishing those text books. Do we want our childrens education influenced by Walmart's values? Then I explained that as the only or biggest employer left in community, they would create a new "slave labor force", people working for below living wage, rendered powerless by the lack of money and other resources generally offered by local employers (like health insurance and compassion for families and flexibility). I warned that employees of Walmart would only be able to afford goods sold at Walmart, another way to both crush community businesses and to create a modern feudalism-The employee has to depend on the employer for all necessary items such as food etc. Then I explained that the last step in Walmart's plan to take over America via capitalism would be....to open the Bank of Walmart! People said I was crazy. They laughed at me, said I was paranoid. Well here we are. Now the very people who give you your money, force you to spend it in their store, and will also decide and manage how much you can make off of that money. In addition, they will also be free to "take your money" in fees and penalties that they will impose on the poorest folks in our communities, their own employees. How sick is this? How evil is this? A christian corporation? NO A NAZI corporation! Stop it NOW.

My grandfather warned me when I was a little girl, of the dangers of not supporting community businesses and the importance of boycotting

corporations. He saw the writing on the wall thirty years ago! I have never been in a box store. I shop exclusively at local businesses, even when it means I eat rice and beans, or shop thrift stores. When Walmart is the only bank left in this country-that will be it for me-I'M packing up my family and LEAVING.

Please attend the hearing and express the concerns of the people. This is no laughing matter. MY grandfather was a wise man. He always said, it will not be a "weapon war" that takes down the United States of America, it will be an "corporate economic war". I don't want to live in The United States of Walmart.

Thank you,  
Joanna Hamlin